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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself			
		About Debtor 1:	About Debtor 2 (Spouse Only in a	ı Joint Case):
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's	John First name Joshua	First name	
	license or passport).	Middle name	Middle name	
	Bring your picture identification to your meeting with the trustee.	Jindrich Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III))
2.	All other names you have used in the last 8 years			
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-3377		

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Debtor 1 John Joshua Jindrich

Case number (if known)

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years nclude trade names and doing business as names	☐ I have not used any business name or EINs. Apex Automotive, Inc. Business name(s) EINs	☐ I have not used any business name or EINs. Business name(s) EINs
Where you live	775 Elderberry Ct	If Debtor 2 lives at a different address:
	Number, Street, City, State & ZIP Code McHenry County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	Number, Street, City, State & ZIP Code County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
Why you are choosing this district to file for pankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. □ I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: ☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)
	Employer Identification Jumbers (EIN) you have used in the last 8 years include trade names and doing business as names. Where you live Why you are choosing this district to file for	Any business names and imployer Identification thumbers (EIN) you have ised in the last 8 years include trade names and doing business as names I have not used any business name or EINs.

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Case number (if known) Debtor 1 John Joshua Jindrich

Bankruptcy Code you are choosing to file under Chapter 7 Chapter 11 Chapter 12 Chapter 13 I will pay the entire fee when I file my petition. Please check with about how you may pay. Typically, if you are paying the fee yourself order. If your attorney is submitting your payment on your behalf, yo a pre-printed address.						
Chapter 11 Chapter 12 Chapter 13 I will pay the entire fee when I file my petition. Please check with about how you may pay. Typically, if you are paying the fee yourself order. If your attorney is submitting your payment on your behalf, yo a pre-printed address. I need to pay the fee in installments. If you choose this option, significantly that applies to your fee, and may do so only if your incomplete to pay the fee in that applies to your family size and you are unable to pay the fee in	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
Chapter 12 Chapter 13 I will pay the entire fee when I file my petition. Please check with about how you may pay. Typically, if you are paying the fee yourself order. If your attorney is submitting your payment on your behalf, yo a pre-printed address. I need to pay the fee in installments. If you choose this option, significantly that my fee be waived (You may request this option only but is not required to, waive your fee, and may do so only if your incomplete that applies to your family size and you are unable to pay the fee in						
I will pay the entire fee when I file my petition. Please check with about how you may pay. Typically, if you are paying the fee yourself order. If your attorney is submitting your payment on your behalf, yo a pre-printed address. I need to pay the fee in installments. If you choose this option, significantly that the filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only but is not required to, waive your fee, and may do so only if your incompleted that applies to your family size and you are unable to pay the fee in						
I will pay the entire fee when I file my petition. Please check with about how you may pay. Typically, if you are paying the fee yourself order. If your attorney is submitting your payment on your behalf, yo a pre-printed address. I need to pay the fee in installments. If you choose this option, significantly that my fee be waived (You may request this option only but is not required to, waive your fee, and may do so only if your incomplete that applies to your family size and you are unable to pay the fee in						
about how you may pay. Typically, if you are paying the fee yourself order. If your attorney is submitting your payment on your behalf, yo a pre-printed address. I need to pay the fee in installments. If you choose this option, significantly the feling Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only but is not required to, waive your fee, and may do so only if your incomplete that applies to your family size and you are unable to pay the fee in						
about how you may pay. Typically, if you are paying the fee yourself order. If your attorney is submitting your payment on your behalf, yo a pre-printed address. I need to pay the fee in installments. If you choose this option, significantly the feling Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only but is not required to, waive your fee, and may do so only if your incomplete that applies to your family size and you are unable to pay the fee in						
The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only but is not required to, waive your fee, and may do so only if your inc that applies to your family size and you are unable to pay the fee in	, you may pay with cash, cashier's check, or money					
but is not required to, waive your fee, and may do so only if your inc that applies to your family size and you are unable to pay the fee in	ou choose this option, sign and attach the <i>Application for Individuals to Pay</i> m 103A).					
	ome is less than 150% of the official poverty line					
A. Have you filed for bankruptcy within the last 8 years?						
District When	Case number					
District When	Case number Case number					
District When	Case number					
I0. Are any bankruptcy ■ No cases pending or being						
filed by a spouse who is Yes. not filing this case with you, or by a business partner, or by an affiliate?						
Debtor	Relationship to you					
District When	Case number, if known					
Debtor	Relationship to you					
District When	Case number, if known					
11. Do you rent your No. Go to line 12.						
residence? Yes. Has your landlord obtained an eviction judgment against you	and do you want to stay in your residence?					
□ No. Go to line 12.	-					
Yes. Fill out <i>Initial Statement About an Eviction Judgn</i> bankruptcy petition.						

Page 4 of 56 Case number (if known) Debtor 1 John Joshua Jindrich

Par	Report About Any Bu	sinesses	You Own	as a Sole Propriet	tor	
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.		
		☐ Yes.	Name	and location of bus	iness	
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any		
	If you have more than one sole proprietorship, use a separate sheet and attach		Number, Street, City, State & ZIP Code			
	it to this petition.		Checi	k the appropriate bo	x to describe your business:	
				Health Care Busin	ness (as defined in 11 U.S.C. § 101(27A))	
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))	
				Stockbroker (as d	efined in 11 U.S.C. § 101(53A))	
				Commodity Broke	er (as defined in 11 U.S.C. § 101(6))	
				None of the above		
13. Are you filing under Chapter 11, the court must know whether you are a small business debtor so that it can set deadlines. If you are filing under Chapter 11, the court must know whether you are a small business debtor, you must attach your most recent balance sheet, operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the in 11 U.S.C. 1116(1)(B).			a small business debtor, you must attach your most recent balance sheet, statement of ederal income tax return or if any of these documents do not exist, follow the procedure			
	For a definition of small	■ No.	ramr	not filing under Chap	oter 11.	
	business debtor, see 11 U.S.C. § 101(51D).	□ No.		I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.		
		☐ Yes.	I am f	iling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.	
Pari	4: Report if You Own or	Have Any	, Hazardo	ous Property or Any	y Property That Needs Immediate Attention	
	Do you own or have any	■ No.			, ,	
	property that poses or is alleged to pose a threat of imminent and	☐ Yes.	What is	the hazard?		
	identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?			liate attention is why is it needed?		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?		
					Number, Street, City, State & Zip Code	

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Debtor 1 John Joshua Jindrich

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filled for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes

me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active

military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive	a briefing	about	credit
counseling because of:	_		

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to

be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried

to do so.

Active duty. I am currently on active military duty

in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-80212 Doc 1 Filed 01/31/16 Entered 01/31/16 10:40:42

Desc Main Page 6 of 56 Document Case number (if known) Debtor 1 John Joshua Jindrich Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. Are your debts primarily business debts? Business debts are debts that you incurred to obtain 16b. money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17.

State the type of debts you owe that are not consumer debts or business debts

expenses are paid that funds will be available to distribute to unsecured creditors?

I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative

I am not filing under Chapter 7. Go to line 18.

18.	How many Creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	□ 1,000-5,000 □ 5001-10,000 □ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than100,000
	How much do you estimate your assets to be worth?	■ \$0 - \$50,000 □ \$50,001 - \$100,000 □ \$100,001 - \$500,000 □ \$500,001 - \$1 million	□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	□ \$500,000,001 - \$1 billion □ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion □ More than \$50 billion
	How much do you estimate your liabilities to be?	□ \$0 - \$50,000 □ \$50,001 - \$100,000 ■ \$100,001 - \$500,000 □ \$500,001 - \$1 million	□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	□ \$500,000,001 - \$1 billion □ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion □ More than \$50 billion

Sign Below

17. Are you filing under

Do you estimate that

property is excluded and administrative expenses

distribution to unsecured

are paid that funds will

after any exempt

be available for

creditors?

Chapter 7?

Part 7: For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ John Joshua Jindrich John Joshua Jindrich

Signature of Debtor 1

16c.

☐ No.

Yes.

■ No

☐ Yes

Signature of Debtor 2

Executed on January 27, 2016

MM / DD / YYYY

Executed on MM / DD / YYYY Case 16-80212 Doc 1 Filed 01/31/16 Entered 01/31/16 10:40:42 Desc Main Document Page 7 of 56

Debtor 1 John Joshua Jindrich Page 7 of 56

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ R. Winsto	on Slater	Date	January 27, 2016			
Signature of A	Attorney for Debtor		MM / DD / YYYY			
D. Winsten (Oleten					
R. Winston S	Stater					
Printed name						
Maksymonko	o & Slater					
Firm name						
109 N. Main	Street					
Algonquin, II	Algonquin, IL 60102					
Number, Street, Ci	ity, State & ZIP Code					
Contact phone	847-658-1400 E	mail address	attorney@winstonslater.com			
6189935						
Bar number & Stat	te					

		eni Paue o Ul 30	
mation to identify your	case:		
John Joshua Jindr	ich		
First Name	Middle Name	Last Name	
First Name	Middle Name	Last Name	
ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
	John Joshua Jindr First Name	Tirst Name Middle Name Middle Name	Tohn Joshua Jindrich First Name Middle Name Last Name First Name Middle Name Last Name

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	t 1: Summarize Your Assets		
		Your a	assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	250.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	44,755.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	45,005.00
Par	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	48,086.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	103,553.00
	Your total liabilities	\$	151,639.00
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	6,647.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	10,268.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other s	chedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for	a persona	l, family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

page 1 of 2

the court with your other schedules.

Debtor 1 John Joshua Jindrich Page 9 of 56
Case number (if known)

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form	
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	\$_

\$_____9,161.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total cla	im
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

	Case 16-80212	Doc 1	Filed 01/31/16 Document	Entered 01/31/1 Page 10 of 56	6 10:40:42	Desc	: Main
Fill in this i	information to identify yo	ur case and	this filing:				
Debtor 1	John Joshua Jir	ndrich					
5 1	First Name	Mid	dle Name	Last Name			
Debtor 2 (Spouse, if filing	g) First Name	Mid	dle Name	Last Name			
United State	es Bankruptcy Court for the	: NORTHE	RN DISTRICT OF ILLI	NOIS			
Case number	er			_			Check if this is an amended filing
	Form 106A/B	4					
Sched	lule A/B: Pro	perty					12/15
. Do you owi	cribe Each Residence, Buildi n or have any legal or equital to Part 2. here is the property?						
1.1			What is the propert	∨? Check all that apply			
Street ad	ldress, if available, or other descrip	tion	_ Single-family □ Duplex or mu		amount of any se	cured claims	s or exemptions. Put the s on <i>Schedule D:</i> Secured by Property.
			☐ Manufactured ☐ Land	l or mobile home	Current value of entire property?	p	Current value of the portion you own?
City	State	ZIP Code	☐ Investment pr☐ Timeshare☐ Other	roperty	Describe the nat	•	\$250.00 sownership interest by by the entireties, or
			_	t in the property? Check one	a life estate), if k	nown.	, ,
			■ Debtor 1 only □ Debtor 2 only		Timeshare Po	אוווכ	
County			Debtor 1 and		Check if this		nity property

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$250.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

lacksquare At least one of the debtors and another

6,000 points shared equally with ex-wife

property identification number:

Other information you wish to add about this item, such as local

World Market Clubs Timeshare Points. No actual physical property ownership.

Official Form 106A/B Schedule A/B: Property page 1 Case 16-80212 Doc 1 Filed 01/31/16 Entered 01/31/16 10:40:42 Desc Main Document Page 11 of 56 Case number (if known)

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles Yes Do not deduct secured claims or exemptions. Put Acura Who has an interest in the property? Check one Make: the amount of any secured claims on Schedule D: MDX Creditors Who Have Claims Secured by Property. Model ■ Debtor 1 only 2012 Year: Debtor 2 only Current value of the Current value of the Approximate mileage: 68000 Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another \$26,000.00 \$26,000.00 ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put Porche Who has an interest in the property? Check one Make: the amount of any secured claims on Schedule D: 911 Model: ■ Debtor 1 only Creditors Who Have Claims Secured by Property. Year: 2000 Debtor 2 only Current value of the Current value of the 118000 entire property? portion you own? Approximate mileage: Debtor 1 and Debtor 2 only Other information: ☐ At least one of the debtors and another \$17,000.00 \$17,000.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$43,000.00 pages you have attached for Part 2. Write that number here.....=> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... Very limited furniture and miscellaneous household items. \$750.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games □ No Yes. Describe..... 60" flat screen TV, iPad, 2xprinters, 3 year old laptop, smart phone. \$300.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No ☐ Yes. Describe.....

Debtor 1

John Joshua Jindrich

Page 12 of 56 Document Case number (if known) Debtor 1 John Joshua Jindrich 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ☐ No ■ Yes. Describe..... \$250.00 Mountain bike \$50.00 Elliptical & exercise bike 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ☐ No Yes. Describe..... \$100.00 Clothes 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... Wedding ring. \$25.00 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ☐ No Yes. Give specific information..... Miscellaneous \$100.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,575.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No Cash \$25.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No

Official Form 106A/B Schedule A/B: Property page 3

Institution name:

■ Yes.....

Case 16-80212

Doc 1

Filed 01/31/16

Entered 01/31/16 10:40:42

Desc Main

Debto		hua Jindrich		cument	Page 13 of 56			
			2 Checking & 1 Savings Account	Onpoint (Credit Union			\$150.00
		17.2.	Savings	Oregon C	Community Credit U	nion		\$5.00
E	onds, mutual fur Examples: Bond fu No Yes	inds, investmer		,	oney market accounts			
19. N _ a		ed stock and ir	nterests in incorpora	ited and uning	corporated business	es, including an i	interest in an LLC, partner	ship,
	Yes. Give specif	Name	about theme of entity: x Automitive Inc			% of ownership:	%	\$0.00
^	legotiable instrum	nents include pe truments are the	ersonal checks, cashie nose you cannot transi	ers' checks, pro	negotiable instrumen omissory notes, and m e by signing or deliveri	noney orders.		
<i>E</i>	etirement or pen Examples: Interest No Yes. List each ac	s in IRA, ERISA	A, Keogh, 401(k), 403	(b), thrift savin	ngs accounts, or other name:	pension or profit-s	haring plans	
Y E		nused deposits ents with landle	you have made so th	blic utilities (ele	ntinue service or use f ectric, gas, water), tele name or individual:		companies, or others	
	nnuities (A contra No Yes		c payment of money t	to you, either fo	or life or for a number	of years)		
26 ■	terests in an edu U.S.C. §§ 530(b) No Yes	(1), 529A(b), aı	nd 529(b)(1).	·	rogram, or under a que			
25. T ı		or future intere	ests in property (othe		ŕ	· ·	ers exercisable for your be	∍nefit
<i>E</i>		domain names			tual property and licensing agreem	ents		
27. Li 	censes, franchis	es, and other	general intangibles	ative association	on holdings, liquor lice	nses, professional	l licenses	
	Yes. Give specification of the		about them				Current value o	
							portion you ow	/n?

Case 16-80212 Doc 1 Filed 01/31/16 Entered 01/31/16 10:40:42 Desc Main Document Page 14 of 56 Case number (if known) Debtor 1 John Joshua Jindrich Do not deduct secured claims or exemptions. 28. Tax refunds owed to you No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No ☐ Yes. Give specific information... 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ■ No ☐ Yes. Describe each claim.......

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

No

☐ Yes. Describe each claim.......

35. Any financial assets you did not already list

■ No

☐ Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here......

\$180.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.

☐ Yes. Go to line 38.

Part 6:

Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

No. Go to Part 7.

☐ Yes. Go to line 47.

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Case number (if known) Document Debtor 1

John Joshua Jindrich Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$250.00 Part 2: Total vehicles, line 5 56. \$43,000.00 Part 3: Total personal and household items, line 15 57. \$1,575.00 58. Part 4: Total financial assets, line 36 \$180.00 Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... \$44,755.00 Copy personal property total \$44,755.00 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$45,005.00

Official Form 106A/B Schedule A/B: Property page 6

Fill in this information to identify your case:
Debtor 1 John Joshua Jindrich
First Name Middle Name Last Name Debtor 2
(Spouse if, filing) First Name Middle Name Last Name
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS
Case number
(if known)

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Constitution that all and accommission

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	unt of the exemption you claim	Specific laws that allow exemption	
	Copy the value from Schedule A/B	Chec	k only one box for each exemption.		
World Market Clubs Timeshare Points. No actual physical property ownership.	\$250.00	•	\$250.00	735 ILCS 5/12-1001(b)	
6,000 points shared equally with ex-wife Line from <i>Schedule A/B</i> : 1.1	•		100% of fair market value, up to any applicable statutory limit		
2000 Porche 911 118000 miles Line from Schedule A/B: 3.2	\$17,000.00	•	\$322.00	735 ILCS 5/12-1001(c)	
Enternetin Correction 702. C.2			100% of fair market value, up to any applicable statutory limit		
Very limited furniture and miscellaneous household items.	\$750.00		\$750.00	735 ILCS 5/12-1001(b)	
Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit		
60" flat screen TV, iPad, 2xprinters, 3 year old laptop, smart phone.	\$300.00		\$300.00	735 ILCS 5/12-1001(b)	
Line from Schedule A/B: 7.1			100% of fair market value, up to any applicable statutory limit		
Mountain bike Line from Schedule A/B: 9.1	\$250.00		\$250.00	735 ILCS 5/12-1001(b)	
Line nom Soriedale AVB. 3. 1			100% of fair market value, up to any applicable statutory limit		

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Case number (if known)

Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Elliptical & exercise bike 735 ILCS 5/12-1001(b) \$50.00 \$50.00 Line from Schedule A/B: 9.2 100% of fair market value, up to any applicable statutory limit Clothes 735 ILCS 5/12-1001(a) \$100.00 \$100.00 Line from Schedule A/B: 11.1 100% of fair market value, up to any applicable statutory limit Wedding ring. 735 ILCS 5/12-1001(b) \$25.00 \$25.00 Line from Schedule A/B: 12.1 100% of fair market value, up to any applicable statutory limit Miscellaneous 735 ILCS 5/12-1001(b) \$100.00 \$100.00 Line from Schedule A/B: 14.1 П 100% of fair market value, up to any applicable statutory limit Cash 735 ILCS 5/12-1001(b) \$25.00 \$25.00 Line from Schedule A/B: 16.1 100% of fair market value, up to any applicable statutory limit 2 Checking & 1 Savings Account: 735 ILCS 5/12-1001(b) \$150.00 \$150.00 **Onpoint Credit Union** Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit Savings: Oregon Community Credit 735 ILCS 5/12-1001(b) \$5.00 \$5.00 Union Line from Schedule A/B: 17.2 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes

Debtor 1

John Joshua Jindrich

		Document	Page 18	1 OT 56		
Fill in this informati	on to identify you	ır case:				
Debtor 1 .	John Joshua Jind	drich				
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing) F	First Name	Middle Name	Last Name			
United States Bankru	ptcy Court for the:	NORTHERN DISTRICT OF ILLII	NOIS			
Case number					Charle	if this is an
(II KIIOWII)					_	if this is an led filing
					amend	ieu ming
Official Form 1	06D					
		Who Have Claims	course	hy Droporty		40/45
Schedule D.	Creditors	Who Have Claims S	ecurec	by Property	<u>y </u>	12/15
		two married people are filing together,				
needed, copy the Additi known).	onal Page, fill it out,	number the entries, and attach it to this	s form. On the	top of any additional pa	ages, write your name a	nd case number (if
1. Do any creditors have	claims secured by	your property?				
_	-		echodulos V	'ou have nothing also	to roport on this form	
_		his form to the court with your other	scriedules. Y	ou have nothing else	to report on this form.	
■ Yes. Fill in all	of the information	below.				
Part 1: List All Se	ecured Claims					
		nore than one secured claim, list the credite			Column B	Column C
		articular claim, list the other creditors in Pa er according to the creditor's name.	art 2. As much	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
as possible, list the claim	is in alphabetical ordi	er according to the creditor's name.		value of collateral.	claim	If any
2.1 Onpoint Com	munity Cu	Describe the property that secures the	claim:	\$31,408.00	\$26,000.00	\$5,408.00
Creditor's Name		2012 Acura MDX 68000 miles				
Po Box 3750		As of the date you file, the claim is: Ch	eck all that			
Portland, OR	Q7208	apply.				
		Contingent				
Number, Street, City	, State & Zip Code	☐ Unliquidated				
Who owes the debt?	Check one.	☐ Disputed Nature of lien. Check all that apply.				
■ Debtor 1 only		☐ An agreement you made (such as mo	ortgage or secu	ıred		
Debtor 2 only		car loan)	origage or coor			
Debtor 1 and Debtor	2 only	☐ Statutory lien (such as tax lien, mech.	anic's lien)			
At least one of the de	=	☐ Judgment lien from a lawsuit	ariic 3 lieri)			
☐ Check if this claim		☐ Other (including a right to offset)				
community debt		(
	0					
	Opened 12/01/13					
	Last Active					
Date debt was incurred		Last 4 digits of account numbe	r 9145			
		-				
2.2 Oregon Comr	nunity Cre	Describe the property that secures the	e claim:	\$16,678.00	\$17,000.00	\$0.00
Creditor's Name		2000 Porche 911 118000 miles	· ·	. ,	· /	
		As of the date you file, the claim is: Ch	ook all that			
2880 Chad Di		apply.	ieck all that			
Eugene, OR 9	97408	☐ Contingent				
Number, Street, City	, State & Zip Code	☐ Unliquidated				
M/ha avera de la 120	Ob a also	Disputed				
Who owes the debt?	Uneck one.	Nature of lien. Check all that apply.				
Debtor 1 only			ortgage or secu	urea		
Debtor 2 only		•				
Debtor 1 and Debtor	•	Statutory lien (such as tax lien, mech	anic's lien)			

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Debtor 1 John Joshua Jindrich			C	Case number (if know)			
First Name	Middle Nar	me Last Name					
☐ Check if this claim recommunity debt	elates to a	Other (including a right to offset)					
Date debt was incurred	Opened 12/01/15 Last Active 1/01/16	Last 4 digits of account numbe	r <u>1191</u>				
Add the dollar value of	f your entries in Col	umn A on this page. Write that numbe	r here:	\$48,086.00			
If this is the last page Write that number her		e dollar value totals from all pages.		\$48,086.00			
Part 2: List Others	to Be Notified for	a Debt That You Already Listed					
to collect from you for a	debt you owe to so ebts that you listed it	notified about your bankruptcy for a de meone else, list the creditor in Part 1, in Part 1, list the additional creditors h	and then list th	ne collection agency here. Sim	ilarly, if you have more than one		
Name Address	S	_					
-NONE-		Or	which line	in Part 1 did you enter	the creditor?		
		La	st 4 digits o	of account number			

	0430 10 00212	Document	Page 2	0 of 56	7.40.42 DCC	o man
Fill in this	s information to identify your o					
Debtor 1	John Joshua Jindri	ch				
	First Name	Middle Name	Last Name		_	
Debtor 2 (Spouse if, fil	ing) First Name	Middle Name	Last Name		_	
	<i>5,</i>					
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT OF	ILLINOIS		_	
Case num	nber					
(if known)					_	heck if this is an
					a	mended filing
Official	Form 106E/F					
	ule E/F: Creditors W	ho Have Unsecure	d Claime			12/15
	elete and accurate as possible. Use			Part 2 for creditors with	NONPRIORITY claims	
iny executo Schedule G	ory contracts or unexpired leases the Executory Contracts and Unexpires Who Have Claims Secured by Pro	hat could result in a claim. Also red Leases (Official Form 106G)	o list executory co . Do not include a	ontracts on Schedule A any creditors with partia	B: Property (Official ally secured claims the	Form 106A/B) and on at are listed in Schedule
he Continu number (if I	ation Page to this page. If you have	e no information to report in a P	Part, do not file th	at Part. On the top of ar	ny additional pages, w	rite your name and case
Part 1:	List All of Your PRIORITY Un:	secured Claims				
	creditors have priority unsecured					
'	Go to Part 2.					
□ Yes						
Part 2:	List All of Your NONPRIORIT	Y Unsecured Claims				
	creditors have nonpriority unsecu					
_ `	You have nothing to report in this pa		ith your other sche	dules.		
■ Yes			, , , , , , , , , , , , , , , , , , , ,			
4. List all	of your nonpriority unsecured clai	ims in the alphabetical order of	the creditor who	holds each claim. If a c	reditor has more than o	one nonpriority unsecured
claim, l	ist the creditor separately for each cla	aim. For each claim listed, identify	what type of claim	it is. Do not list claims a	Iready included in Part	1. If more than one
credito	r holds a particular claim, list the othe	er creditors in Part 3.ii you have m	ore man inree nor	priority unsecured claims	s iii out the Continuatio	Total claim
4.1 A	FC	Last 4 digits of a	account number	8934		Unknown
	onpriority Creditor's Name	Last 4 digits of a	account number	0934		Ulikilowii
	410 Colony Bay Drive	When was the d	ebt incurred?	6/1		-
	ockford, IL 61109 umber Street City State Zlp Code	As of the date w	ou file the claim	is: Check all that apply		
	ho incurred the debt? Check one.	— As of the date y	ou me, me claim	s. Oncok all that apply		
	Debtor 1 only	☐ Contingent				
_	Debtor 2 only	Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	At least one of the debtors and anot	••	IORITY unsecure	d claim:		
	Check if this claim is for a comm	- Student loans		pration agreement or disc	area that you did not	
	the claim subject to offset?	report as priority	•	aration agreement or divo	nce mat you did not	
	No	☐ Debts to pens	sion or profit-sharir	ng plans, and other simila	r debts	
] Yes	Other Specific	, Floor plan I	ending		

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Debtor 1 John Joshua Jindrich Case number (if know) 4.2 Amex Last 4 digits of account number 2053 \$33,726.00 Nonpriority Creditor's Name Correspondence Opened 4/01/06 Last Active Po Box 981540 When was the debt incurred? 1/13/16 El Paso, TX 79998 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify Credit Card ☐ Yes 4.3 Bank Of America Last 4 digits of account number 7517 \$11,571.00 Nonpriority Creditor's Name Nc4-105-03-14 Opened 6/01/15 Last Active Po Box 26012 When was the debt incurred? 1/01/16 Greensboro, NC 27410 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.4 Car Guru's Last 4 digits of account number 3778 \$350.00 Nonpriority Creditor's Name Two Canal Park, 4th Floor When was the debt incurred? 6/15 Cambridge, MA 02141 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Advertising ☐ Yes

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Debte	or 1 John Joshua Jindrich		Case number (if know)	
4.5	Carfax	Last 4 digits of account number		\$1,200.00
	Nonpriority Creditor's Name 5860 Trinity Pkwy, Suite 600	When was the debt incurred?	6/15	
	Centreville, VA 20120 Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	d claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharir	g plans, and other similar debts	
	Yes	Other. Specify Vehicle hist		
4.6	CarsForSale.com	Last 4 digits of account number		\$99.00
	Nonpriority Creditor's Name P.O. Box 91537	When was the debt incurred?	6/15	
	Sioux Falls, SD 57108	mon nao allo dobt mountou.	0/10	
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	d claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing		
	Yes	■ Other. Specify Advertising		
4.7	Chase	Last 4 digits of account number	2607	\$5,746.00
	Nonpriority Creditor's Name Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 2/01/07 Last Active 1/12/16	
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecure	d claim:	
	☐ At least one of the debtors and another	Student loans	a ciaiiii.	
	☐ Check if this claim is for a community debt	<u></u>	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	adion agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Credit Card		

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Debtor 1 John Joshua Jindrich Case number (if know) 4.8 Citibank/Best Buy Last 4 digits of account number 5150 \$12,584.00 Nonpriority Creditor's Name Centralized Bankruptcy/CitiCorp Opened 6/01/15 Last Active Credit S When was the debt incurred? 1/12/16 Po Box 790040 St Louis, MO 63179 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify Credit Card ☐ Yes 4.9 Citibank/Best Buy Last 4 digits of account number 6045 \$1,826.00 Nonpriority Creditor's Name Centralized Bankruptcy/CitiCorp Opened 6/01/15 Last Active Credit S When was the debt incurred? 12/24/15 Po Box 790040 St Louis, MO 63179 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.10 **Comcast Business Servicees** Last 4 digits of account number 5910 \$150.00 Nonpriority Creditor's Name When was the debt incurred? One Comcast Center 6/1 1701 JFK Blvd Philadelphia, PA 19103 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Internet

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Debto	r 1 John Joshua Jindrich		Case number (if know)	
4.11	ComEd	Last 4 digits of account number	8045	\$100.00
	Nonpriority Creditor's Name PO Box 6111	When was the debt incurred?	6/15	
	Carol Stream, IL 60197 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent ☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:	
	\square At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify Electrical E	nergy	
4.12	CU Direct Corporation Nonpriority Creditor's Name	Last 4 digits of account number		\$395.00
	2855 E. Guasti Road, Suite 500	When was the debt incurred?	6/15	
	Ontario, CA 91761 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Finance sul	omission services.	
4.13	Dave Hinz	Last 4 digits of account number		\$4,500.00
	Nonpriority Creditor's Name 10216 IL Route 31	When was the debt incurred?	6/1/15	
	Algonquin, IL 60102 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Business le	ase	

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Debto	John Joshua Jindrich		Case number (if know)	
4.14	Dealer Center	Last 4 digits of account number	7530	\$50.00
	Nonpriority Creditor's Name 4751 Wilshire Blvd, Suite d115 Los Angeles, CA 90010	When was the debt incurred?	6/15	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	d claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?		aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify _Lead/Finan	•,	
4.15	Discover Financial	Last 4 digits of account number	4003	\$7,544.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 3025 New Albany, OH 43054	When was the debt incurred?	Opened 6/01/15 Last Active 1/12/16	
	Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	d claim:	
	\square At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify Credit Card	<u> </u>	
4.16	Equifax	Last 4 digits of account number	1782	\$100.00
	Nonpriority Creditor's Name P.O. Box 105835	When was the debt incurred?	6/15	
	Atlanta, GA 30348 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	По и		
	Debtor 1 only	Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecure	d claim:	
	☐ At least one of the debtors and another	Student loans	u viaiiii.	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other Specify Credit repo	rting services.	
		J Jp J	-	

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Debto	r 1 John Joshua Jindrich		Case number (if know)				
4.17	Kelley Blue Book	Last 4 digits of account number	1123	\$200.00			
	Nonpriority Creditor's Name 3003 Summit Blvd NE, Suite 200 Atlanta. GA 30319	When was the debt incurred?	11/15	-			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent					
	■ Debtor 1 only	☐ Unliquidated					
	Debtor 2 only	☐ Disputed					
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:				
	☐ At least one of the debtors and another	☐ Student loans					
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not				
	No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	■ Other. Specify Vehicle value	ue data	-			
4.18	National Credit Center	Last 4 digits of account number	7115	\$10.00			
	Nonpriority Creditor's Name P.O Box 740285	When was the debt incurred?	6/15	-			
	Los Angeles, CA 90074 Number Street City State Zlp Code	As of the date you file, the claim i	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	_	,				
	Debtor 1 only	☐ Contingent ☐ Unliquidated					
	☐ Debtor 2 only	☐ Disputed					
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:				
	☐ At least one of the debtors and another	☐ Student loans					
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	■ Other. Specify Credit repo	ts	-			
4.19	Nexgear Capital	Last 4 digits of account number	4251	Unknown			
	Nonpriority Creditor's Name 1320 City Center Drive, Suite 100	When was the debt incurred?	6/15	-			
	Carmel, IN 46032 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent					
	Debtor 1 only	☐ Unliquidated					
	Debtor 2 only	☐ Disputed					
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim: ☐ Student loans bt ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts					
	At least one of the debtors and another						
	☐ Check if this claim is for a community debt Is the claim subject to offset?						
	■ No						
	☐ Yes	Other. Specify Floor plan I	ending				

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Debto	r 1 John Joshua Jindrich		Case number (if know)					
4.20	NiCor Nonpriority Creditor's Name	Last 4 digits of account number	8211	\$60.00				
	PO Box 5407	When was the debt incurred?	6/1					
	Carol Stream, IL 60197	A control of the state of the s						
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply					
	_	☐ Contingent						
	Debtor 1 only	☐ Unliquidated						
	Debtor 2 only	☐ Disputed						
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	d claim:					
	At least one of the debtors and another	☐ Student loans						
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not					
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts					
	Yes	■ Other. Specify Natural Gas	S					
4.21	Onpoint Community CU	Last 4 digits of account number	9141	\$20,200.00				
	Nonpriority Creditor's Name		Opened 10/01/11 Last Active					
	Po Box 3750 Portland, OR 97208	When was the debt incurred?	12/04/15					
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply					
	Who incurred the debt? Check one.	☐ Contingent						
	■ Debtor 1 only	☐ Unliquidated						
	☐ Debtor 2 only	☐ Disputed						
	☐ Debtor 1 and Debtor 2 only		Type of NONPRIORITY unsecured claim:					
	☐ At least one of the debtors and another	☐ Student loans						
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims						
	■ No	Debts to pension or profit-sharir						
	Yes	■ Other. Specify Check Cred						
	— 165	Other. Specify Officer Cross						
4.22	Synchrony Bank/Care Credit Nonpriority Creditor's Name	Last 4 digits of account number	7529	\$2,440.00				
	Attn: bankruptcy		Opened 1/01/15 Last Active					
	Po Box 103104	When was the debt incurred?	1/12/16					
	Roswell, GA 30076 Number Street City State Zlp Code	As of the date you file, the claim	is. Chack all that annly					
	Who incurred the debt? Check one.	— as of the date you me, the claim	s. Oneck all that apply					
	Debtor 1 only	☐ Contingent						
	Debtor 2 only	☐ Unliquidated						
	Debtor 2 only Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:						
	At least one of the debtors and another	Student loans						
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims						
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts						
	□Yes	Other Specify Charge Account						

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Debtor '	1 John Josh	nua Jindrich		Case n	umber (if know)				
	Vonage Nonpriority Cred	ditar's Nama	Last 4 digits of account number	0946		\$102.00			
	3200 Windy	Hill Road SE, Suite 200E	When was the debt incurred?			_			
	Atlanta, GA Number Street 0	City State Zlp Code	As of the date you file, the claim i	s: Check	all that apply				
	Who incurred t	the debt? Check one.	☐ Contingent						
	Debtor 1 onl	у	☐ Unliquidated						
	Debtor 2 onl	у	☐ Disputed						
	Debtor 1 and	d Debtor 2 only	Type of NONPRIORITY unsecured	d claim:					
	☐ At least one	of the debtors and another	☐ Student loans						
	☐ Check if this	s claim is for a community debt	Obligations arising out of a sepa	ration ag	reement or divorce that you did not				
	Is the claim sul	bject to offset?	report as priority claims		,				
	■ No		Debts to pension or profit-sharing	g plans, a	and other similar debts				
	☐ Yes		■ Other. Specify Telephone	service	S.	_			
4.24	Zurich Insur	ance	Last 4 digits of account number	7100		\$600.00			
	Nonpriority Cred 7045 Colleg Leawood, K	e Blvd	When was the debt incurred?	6/15		_			
		City State Zlp Code	As of the date you file, the claim i	s: Check	all that apply				
	Who incurred t	the debt? Check one.	☐ Contingent						
	Debtor 1 onl	у	☐ Unliquidated						
	Debtor 2 onl	у	☐ Disputed						
	Debtor 1 and	d Debtor 2 only	Type of NONPRIORITY unsecured	d claim:					
	☐ At least one	of the debtors and another	☐ Student loans						
	☐ Check if this	s claim is for a community debt bject to offset?	Obligations arising out of a separeport as priority claims	ration ag	reement or divorce that you did not				
	■ No		☐ Debts to pension or profit-sharing plans, and other similar debts						
	Yes		■ Other. Specify Insurance						
						_			
Part 3:		s to Be Notified About a Debt	·						
trying t more t	to collect from y han one credito	you for a debt you owe to someone	t your bankruptcy, for a debt that yo e else, list the original creditor in Pa ed in Parts 1 or 2, list the additional o ge.	rts 1 or 2	, then list the collection agency he	ere. Similarly, if you have			
Name an	d Address		which entry in Part 1 or Part 2 did you e of (Check one):	art 1: Cre	iginal creditor? sditors with Priority Unsecured Claim sditors with Nonpriority Unsecured C	S			
		Las	st 4 digits of account number	ait 2. Cie	callors with Noriphonity offsecured Ci	idiiiis			
Part 4:	Add the Ar	mounts for Each Type of Unse	cured Claim						
	•		This information is for statistical re	porting p	urposes only. 28 U.S.C. §159. Add	the amounts for each type			
					Total claim				
	6a.	Domestic support obligations		6a.	\$ 0.00	0			
Total cla		Taxes and certain other debts yo	u owe the government	6b.	\$ 0.00				
	6c.	Claims for death or personal inju	-	6c.	\$ 0.00				
	6d.		red claims. Write that amount here.	6d.	\$ 0.00				
						_			
	6e.	Total. Add lines 6a through 6d.		6e.	\$0.00	0_			
					Total Claim				
	6f.	Student loans		6f.	Total Claim \$ 0.00	0			
Total cla		Obligations origina and of a same	ration agreement or diverse that			_			
from Pa	art 2 6g.	did not report as priority claims	ration agreement or divorce that you	л 6g.	\$ 0.00	0			

did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Add all other nonpriority unsecured claims. Write that amount here. 6i.

6g.

6h.

0.00

103,553.00

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Debtor 1 John Joshua Jindrich

Total. Add lines 6f through 6i.

6j. 103,553.00

		DUGUITE	III PAUE SU UI SU	
Fill in this info	rmation to identify your	case:		
Debtor 1	John Joshua Jindr	rich		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

I	Person or	company with	whom you have the r, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			
	City		State	ZIP Code	_
2.2					
2.2	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.3					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.4					
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_

		Docume	ent Page 31 o	ot 56	
Fill in this	information to identify you	r case:			
Debtor 1	John Joshua Jino	drich			
Debior 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, fili	ing) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Office Ote	acco Barmaptoy Court for the.	TOTALIZATION DIGITALON	OI ILLIIVOIO		
Case num	ber				
(if known)					☐ Check if this is an
					amended filing
Oπ: -: -	I Camer 400II				
	l Form 106H				
Schec	lule H: Your Cod	debtors			12/15
ill it out, a		e boxes on the left. Attac	h the Additional Page		needed, copy the Additional Page, op of any Additional Pages, write
1. Do	you have any codebtors? (I	f you are filing a joint case,	do not list either spous	e as a codebtor.	
■ No					
☐ Yes	3				
□ 163	•				
					ty states and territories include
Arizor	na, California, Idaho, Louisiana	a, Nevada, New Mexico, Pu	ierto Rico, Texas, Wasl	hington, and Wisconsin.)
■ Na	. Go to line 3.				
	. Go to line 3. s. Did your spouse, former spo	ouse or logal equivalent liv	a with you at the time?		
□ 163	s. Dia your spouse, lorriler spo	ouse, or legal equivalent liv	e with you at the time?		
					ng with you. List the person shown
					the creditor on Schedule D (Officia , Schedule E/F, or Schedule G to
	t Column 2.	ar 1 orni 100E/1 /, or 001100		oooj. ose ooneaale b	, concade Em, or concade C to
	0.4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4			0.4.0.7	
	Column 1: Your codebtor Name, Number, Street, City, State and	ZIP Code		Check all schedule	editor to whom you owe the debt
				Gilook all collocal	oo marappiyi
3.1				☐ Schedule D, lin	e
	Name			☐ Schedule E/F,	line
				☐ Schedule G, lin	ne
-	Number Street				
	City	State	ZIP Code		
				—	
3.2	Nama			Schedule D, lin	
	Name			☐ Schedule E/F,	
				☐ Schedule G, lin	ne
-	Number Street			_	
	City	State	ZIP Code		

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if this is: amended filing supplement showing postpetition chapter
income as of the following date:
S

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Describe Employment Fill in your employment Debtor 1 Debtor 2 or non-filing spouse information. Employed Employed If you have more than one job, **Employment status** attach a separate page with ■ Not employed ■ Not employed information about additional employers. Occupation Owner, Manager, Sales Personal **Business Consultant** Include part-time, seasonal, or **Employer's name** Bank of America Apex Automotive Inc self-employed work. **Employer's address** Occupation may include student 10218 S. Route 31 1000 York or homemaker, if it applies. Algonauin, IL 60102 Elmhurst, IL 60126 How long employed there? 6 months 5 months

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

- 3. Estimate and list monthly overtime pay.
- 4. Calculate gross Income. Add line 2 + line 3.

		For Debtor 1		filing spouse
2.	\$	2,750.00	\$	6,411.00
3.	+\$	0.00	+\$	0.00
4.	\$	2,750.00	\$	6,411.00

For Dobtor 1 For Dobtor 2 o

Official Form 106I Schedule I: Your Income page 1

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Debt	tor 1	John Joshua Jindrich	_	(Case	number (if known)				
					For	Debtor 1		or Debtor		
	Сор	y line 4 here	4.		\$_	2,750.00	\$,411.00	
5.	List	all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a	۱.	\$	0.00	\$	1	,500.00)
	5b.	Mandatory contributions for retirement plans	5b).	\$	0.00	\$		0.00)
	5c.	Voluntary contributions for retirement plans	5c	: .	\$	0.00	\$		300.00)
	5d.	Required repayments of retirement fund loans	5d	١.	\$	0.00	\$	-	0.00)
	5e.	Insurance	5e) .	\$	0.00	\$	-	102.00	_
	5f.	Domestic support obligations	5f.		\$	1,400.00	\$	-	0.00	_
	5g.	Union dues	5g	١.	\$	0.00	\$		0.00	
	5h.	Other deductions. Specify:	5h		\$	0.00	+ \$ -		0.00	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$	1,400.00	\$	1	,902.00	_
7.	Calo	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	1,350.00	\$,509.00	_
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total			_		_			_
	01	monthly net income.	8a		\$_	0.00	\$_		0.00	
	8b. 8c.	Interest and dividends Family support payments that you, a non-filing spouse, or a depender	8b 1t).	\$_	0.00	\$_		0.00	<u>) </u>
	8d.	regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c 8d		\$_ \$	0.00	\$_ \$		788.00 0.00	_
		Unemployment compensation Social Security			\$ -	0.00	\$ \$			_
	8e. 8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8e ce 8f.		Ψ_ \$	0.00	Ψ_ \$		0.00	_
	8g.	Pension or retirement income	 8g	١.	\$	0.00	\$		0.00	<u> </u>
	8h.	Other monthly income. Specify:		1.+	\$_	0.00	+ \$_		0.00	_
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	9	\$	0.00	\$_		788.0	00
10	Cala	culate monthly income. Add line 7 + line 9.	10.	\$		1,350.00 + \$		207.00	= \$	6 6 4 7 00
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Φ_		1,350.00 + 4	5	,297.00] = [\$ -	6,647.00
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedulate contributions from an unmarried partner, members of your household, your friends or relatives. not include any amounts already included in lines 2-10 or amounts that are no cify:	ur depe				-	Schedu	le J. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Centies							\$	6,647.00
									Comb	ined ly income
13.	Do y	you expect an increase or decrease within the year after you file this form	m?							•
		No. Ves Evolain								

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Check if this is:									
Debtor 2 Caponumber Casonumber Cason	Fill in	this informa	tion to identify y	our case:					
Debtor 2 Spouse, if filling	Debto	or 1	John Joshua	Jindrich					
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (If known)						A supplement show			
Case number (If Known) Schedule J: Your Expenses Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correctiformation. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and cast number (if known). Answer every question. Part 1:	` '		uptcy Court for the:	: NORTH	HERN DISTRICT OF ILLIN	OIS			
Official Form 106J Schedule J: Your Expenses Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correctinformation. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and cast number (if known). Answer every question. Fortist Describe Your Household			., .,						
Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correctinformation. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and cas number (if known). Answer every question. Part Describe Your Household									
Ea as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correinformation. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and cas number (if known). Answer every question. Part 1:	Off	ficial Fo	rm 106J						
information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and cas number (if known). Answer every question. Part 1:	Sc	hedule	J: Your	Exper	ises				12/1
1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? No Do you have dependents? No Do not list Debtor 1 and Debtor 2. Step Daughter Step Daughter Step Daughter Step Daughter Son Son Son Son Son Son Son Son Son	infor	mation. If m	ore space is ne	eded, atta	ach another sheet to this				
No. Go to line 2. Yes. Does Debtor 2 live in a separate household? No Yes. Debtor 2 must file Official Form 106.J-2, Expenses for Separate Household of Debtor 2. 2. Do you have dependents? No Do not list Debtor 1 Yes. Fill out this information for each dependent				ehold					
Yes. Does Debtor 2 live in a separate household? No		_							
Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2. 2. Do you have dependents?				in a separ	rate household?				
Do not list Debtor 1 and Debtor 2. Do not state the dependents names. Step Daughter Step Daug				st file Offic	ial Form 106J-2, Expense	s for Separate Hous	ehold of De	ebtor 2.	
Do not list Debtor 1 and Debtor 2. Do not state the dependents names. Step Daughter Step Daug	2.	Do you have	e dependents?	□ No					
Step Daughter 4 Yes Daughter 5 Yes				_				•	
Daughter 5		Do not state	the						□ No
Daughter Step Daughter Step Daughter Step Daughter Son Son Son Son Son Son Son So		dependents	names.			Step Daughter		_ 4	_
Step Daughter Son Son Son Son Son Son Son So						Daughter		5	
Son Son Son Son Son Son Son Son									_
Son 8						Step Daughter		5	
expenses of people other than yourself and your dependents? Part 2: Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to repexpenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill is applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4a. \$						Son		8	
Part 2: Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to recept expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill is applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 106I.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4a. \$ 550.00				han	No				
Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to repexpenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill is applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 106I.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4a. \$					Yes				
Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to repexpenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill is applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 106I.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4a. \$	Part :	2: Estim	ate Your Ongoi	ng Month	ly Expenses				
the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4a. \$ 550.00	expe	nate your ex	penses as of y	our bankr	uptcy filing date unless y	ou are using this followed and the second control of the second co	orm as a s e <i>J</i> , check	supplement in a Ch the box at the top	apter 13 case to report of the form and fill in the
4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4a. \$									
payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4a. \$	(Offic	cial Form 10)6I.)					Your exp	enses
4a. Real estate taxes 4a. \$ 550.00						nclude first mortgag	je 4.	\$	1,000.00
		If not includ	led in line 4:						
		4a. Real e	estate taxes				4a.	\$	550.00
			•					·	100.00
4c. Home maintenance, repair, and upkeep expenses 4c. \$ 300.00									
4d. Homeowner's association or condominium dues 4d. \$ 2.00 5. Additional mortgage payments for your residence, such as home equity loans 5. \$ 0.00						me equity loops			

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or 1 John Joshua Jindrich	Case numl	oer (if known)	
Héiliéine:			
	62	\$	250.00
		·	50.00
		·	450.00
		·	0.00
		· ———	1,000.00
		·	300.00
		*	25.00
		·	100.00
•		:	
·	11.	Φ	0.00
	12.	\$	300.00
		*	300.00
	_	*	0.00
-	14.	Ψ	0.00
	15a	\$	55.00
			0.00
		·	165.00
· · · · · · · · · · · · · · · · · · ·	150.	Ψ	0.00
	16	¢	0.00
• • •		Ψ	0.00
	179	\$	515.00
		·	
17a Other Specify: Wife's Vulcan		·	266.00
			270.00
	17d.	Φ	500.00
		>	150.00
		\$	3,600.00
	10.	·	<u> </u>
	40	Φ	0.00
' '			
			20.00
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Other: Specify:	21.	+\$	0.00
Calculate your monthly expenses			
		\$	10,268.00
· · · · · · · · · · · · · · · · · · ·		Ψ	10,200.00
		Φ	
		\$	10,268.00
22c. Add line 22a and 22b. The result is your monthly expenses.		· -	
, , ,			
Calculate your monthly net income.	232	\$	6 647 00
Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. 23h	*	6,647.00
Calculate your monthly net income.	23a. 23b.	*	6,647.00 10,268.00
Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22c above.		*	
Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income.	23b.	*	
Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22c above.		-\$	10,268.00
 Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 	23b. 23c.	-\$	10,268.00
Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income.	23b. 23c.	\$ s form?	-3,621.00
 Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. Do you expect an increase or decrease in your expenses within the year after your 	23b. 23c.	\$ s form?	-3,621.00
 Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. Do you expect an increase or decrease in your expenses within the year after year or example, do you expect to finish paying for your car loan within the year or do you expect your line. 	23b. 23c.	\$ s form?	-3,621.00
	Utilities: 6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other. Specify: Food and housekeeping supplies Childcare and children's education costs Clothing, laundry, and dry cleaning Personal care products and services Medical and dental expenses Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. Entertainment, clubs, recreation, newspapers, magazines, and books Charitable contributions and religious donations Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15d. Other insurance. Specify: Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: Installment or lease payments: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: Wife's Yukon 17d. Other. Specify: Wife's Student Loans Wife's Credit Card Payments Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). Other payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). Other real property expenses not included in lines 4 or 5 of this form or on Sch 20a. Mortgages on other property 20b. Real estate taxes 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20e. Homeowner's association or condominium dues Other: Specify: Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	tillities: 6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. Other. Specify: Childcare and children's education costs 7. Childcare and children's education costs 8. Clothing, laundry, and dry cleaning 9. Personal care products and services 10. Medical and dental expenses 11. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 12. Entertainment, clubs, recreation, newspapers, magazines, and books 13. Charitable contributions and religious donations 14. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance. Specify: 15d. Other insurance. Specify: 17axes. Do not include taxes deducted from your pay or included in lines 4 or 20. 15c. Specify: 17a. Car payments for Vehicle 1 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: Wife's Yukon 17c. Other. Specify: Wife's Yukon 17d. Other. Specify: Wife's Yukon 17d. Other. Specify: Wife's Student Loans Wife's Credit Card Payments Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106i). 18d. Other payments you make to support others who do not live with you. 19c. Other specify: Mife's Student Loans Wife's Credit Card Payments Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106i). 19c. Other payments you make to support others who do not live with you. 19c. Property, homeowner's, or renter's insurance 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 22d. Homeowner's association or condominium dues 20e. Other: Specify: 21. Calculate your monthly expenses	Utilities: 6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. Section, sever, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. Section, sever, garbage collection 6c. Section,

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Fill in this infor	mation to identify your	case:			
Debtor 1	John Joshua Jindr	ich			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
Official Ford		n Individual	Debtor's Sch	edules	12/15
If two married p	eople are filing togethe	r, both are equally respo	nsible for supplying corre	ct information.	
obtaining mone		n connection with a bank			ement, concealing property, or 0, or imprisonment for up to 20
Sig	n Below				
Did you pa	ay or agree to pay some	one who is NOT an attor	ney to help you fill out bar	nkruptcy forms?	
■ No					
☐ Yes.	Name of person			ch <i>Bankruptcy Petitic</i> ignature (Official For	on Preparer's Notice, Declaration, m 119).
	alty of perjury, I declare re true and correct.	that I have read the sum	mary and schedules filed	with this declaratio	on and
Y /c/ lob	ın Joshua Jindrich		X		
John J	oshua Jindrich Ire of Debtor 1		Signature of De	ebtor 2	
· ·	January 27, 2016		Date		

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Fill in	this inform	nation to identify you	r case:					
Debtor	1	John Joshua Jing First Name	drich Middle Name	Las	st Name			
Debtor	. 2	r not reame	Middle Hamo	Luc	rraino			
(Spouse	if, filing)	First Name	Middle Name	Las	t Name			
United	States Ban	kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINO	IS			
Case r	number							
(if known	n)						_	heck if this is an
							а	mended filing
Offic	sial Ear	m 107						
		rm 107	Affairs for Indivi	duale I	iling for E	ankruntov.		40/4
								12/1
			ible. If two married people , attach a separate sheet to					
		i). Answer every que		o uns iorni	. On the top of a	ny additional page	s, write yo	ur name and case
Part 1:	Give D	etails About Your Ma	arital Status and Where Yo	ou Lived Be	efore			
1. W	nat is your	current marital stati	15 f					
	Married							
	Not marr	ried						
2. Du	uring the la	ist 3 years, have you	lived anywhere other than	n where yo	u live now?			
	No							
		t all of the places you	lived in the last 3 years. Do	not include	where you live no	w.		
D	ehtor 1 Pri	or Address:	Dates Debtor 1	1	Debtor 2 Prior A	ddraee:		Dates Debtor 2
	CDIOI I I II	or Address.	lived there	•	Debtor 2 i iioi A	uui ess.		lived there
	7614 240t		From-To: 7/14 - 6/15		☐ Same as Debtor	1		Same as Debtor 1
П	iutchinson	, MN 55350	7/14 - 0/13					From-To:
_	07.5							
-	27 Beach Vaconia, M		From-To: 10/12 - 7/14		☐ Same as Debtor	1		☐ Same as Debtor 1 From-To:
•	vacorna, iv	MIN 00007						11011110.
_								
			ver live with a spouse or le					
states a	and territorie	es include Arizona, Ca	ilifornia, Idaho, Louisiana, N	levada, Nev	/ Mexico, Puerto I	Rico, Texas, Washi	ngton and v	Visconsin.)
	No							
	Yes. Mal	ke sure you fill out Sc	hedule H: Your Codebtors (0	Official Forr	n 106H).			
Part 2	Explain	n the Sources of You	ır İncome					
			mployment or from operations and				∍vious cale	ndar years?
lf y	you are filing	g a joint case and you	ou received from all jobs and have income that you recei	ive togethe	, list it only once u	under Debtor 1.		
П	No							
□	No Yes. Fill	in the details.						
_	. 55. 1 111	Dio dotano.						
			Debtor 1			Debtor 2		0
			Sources of income Check all that apply.		income deductions and	Sources of ince Check all that a		Gross income (before deductions
				exclusi			. ,	and exclusions)

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Debtor 1 John Joshua Jindrich Page 38 of 56 Case number (if known)

				Debtor 1		Debtor 2		
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apple		าร
		/1 of currer iled for ban	nt year until nkruptcy:	■ Wages, commissions, bonuses, tips	\$2,750.00	☐ Wages, commis bonuses, tips	ssions,	
				☐ Operating a business		☐ Operating a bus	siness	
	r last calend nuary 1 to	dar year: December :	31, 2015)	■ Wages, commissions, bonuses, tips	\$84,500.00	☐ Wages, commis bonuses, tips	ssions,	
				☐ Operating a business		☐ Operating a bus	siness	
		dar year bet December		■ Wages, commissions, bonuses, tips	\$170,000.00	☐ Wages, commis bonuses, tips	ssions,	
				☐ Operating a business		☐ Operating a bus	siness	
5.	Include include include include include include include include include includes included includes include includes incl	come regard ment, and ot and lottery w	lless of wheth ther public be vinnings. If yo the gross inco	er that income is taxable. Ex nefit payments; pensions; re u are filing a joint case and y	o previous calendar years? camples of other income are a ntal income; interest; dividen you have income that you rec ately. Do not include income	alimony; child support ds; money collected f eived together, list it o	from lawsuits; royalties; and only once under Debtor 1.	
				D-1:14		Dalatan O		
				Debtor 1 Sources of income Describe below	Gross income (before deductions and exclusions)	Debtor 2 Sources of incom Describe below.	Gross income (before deduction and exclusions)	าร
	r last calen nuary 1 to	dar year: December :	31, 2015)	Sources of income	(before deductions and	Sources of incom	(before deduction	าร
(Ja	Are either No.	December : Certain Pa Debtor 1's Neither Deindividual p During the No. Yes * Subject to	or Debtor 2' ebtor 1 nor Debtor 1 nor Debtor 2' ebtor 1 nor Debtor 2 nor Debtor 2 nor Debtor 2 nor include to adjustment or Debtor 2 nor Debtor 3 no	Sources of income Describe below Retirement Income Made Before You Filed for s debts primarily consume bettor 2 has primarily consu- personal, family, or househous re you filed for bankruptcy, do another creditor to whom you pare payments to an attorney for to to 14/01/16 and every 3 year or both have primarily consumer you filed for bankruptcy, do another creditor to whom you pare you filed for bankruptcy, do another creditor to whom you pare you filed for bankruptcy, do another creditor to whom you pare	(before deductions and exclusions) \$38,000.00 Bankruptcy er debts? umer debts. Consumer debt old purpose." lid you pay any creditor a total aid a total of \$6,225* or more nts for domestic support oblights bankruptcy case. rs after that for cases filed on	Sources of income Describe below. Is are defined in 11 U. If of \$6,225* or more? In one or more payment on a child or after the date of a lift of \$600 or more? If the total amount your describes the date of a lift of \$600 or more?	(before deduction and exclusions) S.C. § 101(8) as "incurred by the sand the total amount you be support and alimony. Also, or adjustment. Upaid that creditor. Do not	y a u do
(Ja Par	Are either No.	December : Certain Pa Debtor 1's Neither Deindividual p During the No. Yes * Subject to During the During the	or Debtor 2' ebtor 1 nor Debtor 1 nor Debtor 2 nor Debtor 2 nor Debtor 2 nor Debtor 2 nor include to adjustment or Debtor 2 nor Debtor 3 nor Debtor	Sources of income Describe below Retirement Income Made Before You Filed for s debts primarily consume bettor 2 has primarily consume personal, family, or househo re you filed for bankruptcy, d chach creditor to whom you pa deditor. Do not include paymen payments to an attorney for to at on 4/01/16 and every 3 year r both have primarily consume re you filed for bankruptcy, d chach creditor to whom you pa ments for domestic support of	(before deductions and exclusions) \$38,000.00 Bankruptcy Per debts? umer debts. Consumer debte old purpose." Itid you pay any creditor a total id a total of \$6,225* or more ints for domestic support obligations after that for cases filed on umer debts. Itid you pay any creditor a total id a total of \$600 or more and obligations, such as child suppose the control of th	Sources of income Describe below. Is are defined in 11 U. If of \$6,225* or more? In one or more paymentations, such as child or after the date of a lift of \$600 or more? If the total amount you port and alimony. Als	(before deduction and exclusions) S.C. § 101(8) as "incurred by the sand the total amount you be support and alimony. Also, or adjustment. Upaid that creditor. Do not	y a u do

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Debtor 1 John Joshua Jindrich

	Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for
	Amex Correspondence PO Box 981540 El Paso, TX 79998	Monthly	\$32,000.00	\$33,726.00	 ☐ Mortgage ☐ Car ■ Credit Card ☐ Loan Repayment ■ Suppliers or vendors
					Other Debtor uses his American Express card in the normal course of pay vendors and other business expenses.
7.	Within 1 year before you filed for bankrupt Insiders include your relatives; any general pacorporations of which you are an officer, directincluding one for a business you operate as a support and alimony.	artners; relatives of any generator, person in control, or over	neral partners; partne wner of 20% or more	erships of which your of their voting sec	ou are a general partner; curities; and any managing agent,
	■ No □ Yes. List all payments to an insider				
	☐ Yes. List all payments to an insider Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	insider? Include payments on debts guaranteed or cos ■ No □ Yes. List all payments to an insider Insider's Name and Address	signed by an insider. Dates of payment	Total amount	Amount you still owe	Reason for this payment Include creditor's name
			paid	Still owe	include creditor's name
Par	t 4: Identify Legal Actions, Repossession	ns, and Foreclosures			
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.	cy, were you a party in at cases, small claims action	ny lawsuit, court ac ns, divorces, collections	ction, or administion suits, paternity	rative proceeding? actions, support or custody
	Case title Case number	Nature of the case	Court or agency		Status of the case
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details belo		erty repossessed, f	oreclosed, garnis	shed, attached, seized, or levied?
	■ No □ Yes. Fill in the information below.				
	Creditor Name and Address	Describe the Property		Date	Value of the property
		Explain what happened	d		
11.	Within 90 days before you filed for bankrul accounts or refuse to make a payment bed No Yes. Fill in the details.		cluding a bank or fi	nancial institutio	n, set off any amounts from your
	Creditor Name and Address	Describe the action the	e creditor took	Date taken	action was Amount

7.

8.

Case 16-80212 Doc 1 Filed 01/31/16 Entered 01/31/16 10:40:42 Desc Main Document Page 40 of 56 Case number (if known) Debtor 1 John Joshua Jindrich 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? ☐ Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value per person the gifts Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity ■ No Yes. Fill in the details for each gift or contribution. Value Gifts or contributions to charities that total Describe what you contributed Dates you contributed more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No

Yes. Fill in the details.

Algonquin, IL 60102 attorney@winstonslater.com

Person Who Was Paid Address **Email or website address** Person Who Made the Payment, if Not You R. Winston Slater 109 N. Main Street

Description and value of any property transferred

Date payment or transfer was made

Amount of payment

Attorney Fees

1/26/16

\$950.00

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Debtor 1 John Joshua Jindrich

17.	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16.						
	■ No						
	☐ Yes. Fill in the details.						
	Person Who Was Paid Address	Description and value transferred	ue of any prope	rty	Date payment or transfer was made	Amount of payment	
18.	Within 2 years before you filed for bankruptcy, transferred in the ordinary course of your busi Include both outright transfers and transfers made include gifts and transfers that you have already in the second s	iness or financial affairs e as security (such as the	s?				
	Yes. Fill in the details.			-			
	Person Who Received Transfer Address	Description and value property transferred			any property or s received or debts xchange	Date transfer was made	
	Person's relationship to you						
	Third Party Purchaser No relationship, arms-length purchaser.	827 Beach Road, V MN 55387. Former home in Minnesota part of divorce decr	r marital sold as	marital d approxin \$50,000 equally b	sed to pay-off lebts in the nate sum of Balance split between divorcing each receiving	June 2014	
	Third Party Purchaser	2012 Bennington P 2240GL Boat. Valu \$29,000.		the boat	wed \$29,700 on and had to pay ng price difference	8/2014	
	None. Arms-length third party	4=0,000.		of \$700.	.g p.1.00 ao.c.		
19.	Within 10 years before you filed for bankruptc beneficiary? (These are often called asset-protection No		oroperty to a se	lf-settled to	rust or similar device	of which you are a	
	Yes. Fill in the details.						
	Name of trust	Description and value	ue of the prope	rty transfer	red	Date Transfer was made	
Pai	t 8: List of Certain Financial Accounts, Instru	uments, Safe Deposit B	oxes, and Stora	age Units			
20.	Within 1 year before you filed for bankruptcy,	were any financial acco	unts or instrum	ents held	in your name, or for y	our benefit, closed,	
	sold, moved, or transferred? Include checking, savings, money market, or or houses, pension funds, cooperatives, associa	other financial accounts	s; certificates of				
	■ No □ Yes. Fill in the details.						
		<u> </u>	Type of account nstrument	cl m	ate account was osed, sold, oved, or ansferred	Last balance before closing or transfer	
21.	Do you now have, or did you have within 1 year cash, or other valuables?	ar before you filed for ba	ankruptcy, any	safe depos	it box or other depos	itory for securities,	
	■ No □ Yes. Fill in the details.						
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acces Address (Number, Stree State and ZIP Code)		escribe the	contents	Do you still have it?	

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Debtor 1 John Joshua Jindrich

22.	Have you stored property in a storage unit or pla ■ No	ace other than your home within 1	year before you filed for bankruptcy	
	Yes. Fill in the details.			
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
Par	9: Identify Property You Hold or Control for S	•		
23.	Do you hold or control any property that someon for someone.	ne else owns? Include any proper	ty you borrowed from, are storing for	, or hold in trust
	■ No □ Yes. Fill in the details.			
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
Par	10: Give Details About Environmental Informa	tion		
For	he purpose of Part 10, the following definitions a	apply:		
•	Environmental law means any federal, state, or I toxic substances, wastes, or material into the airegulations controlling the cleanup of these sub Site means any location, facility, or property as a to own, operate, or utilize it, including disposals	r, land, soil, surface water, ground stances, wastes, or material. defined under any environmental	dwater, or other medium, including st	atutes or
	Hazardous material means anything an environment hazardous material, pollutant, contaminant, or s	nental law defines as a hazardous	s waste, hazardous substance, toxic s	substance,
Rep	ort all notices, releases, and proceedings that yo	u know about, regardless of wher	n they occurred.	
24.	Has any governmental unit notified you that you	may be liable or potentially liable	under or in violation of an environme	ental law?
	■ No □ Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
25.	Have you notified any governmental unit of any	release of hazardous material?		
	■ No □ Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
26.	Have you been a party in any judicial or adminis	trative proceeding under any envi	ironmental law? Include settlements a	and orders.
	NoYes. Fill in the details.			
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
Par	11: Give Details About Your Business or Conr	nections to Any Business		
27.	Within 4 years before you filed for bankruptcy, d	•	,	business?
	☐ A sole proprietor or self-employed in a tr	•	•	
	☐ A member of a limited liability company	(LLC) or limited liability partnersh	IIP (LLP)	

Case 16-80212 Doc 1 Filed 01/31/16 Entered 01/31/16 10:40:42 Document Page 43 of 56 ase number (if known) Debtor 1 John Joshua Jindrich ■ A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper **Dates business existed** EIN: 47-3701864 Apex Automtive Inc Car Dealership 10218 S. IL Route 31 From-To 4/13/15 to Present Miller-Verchota Algonquin, IL 60102 444 N. IL Route 31 Crystal Lake, IL 60014 Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name Date Issued Address (Number, Street, City, State and ZIP Code) VEDC (SBA Lender) 11/2015 200 E Randolph St., Suite 5100 Chicago, IL 60601 Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ John Joshua Jindrich Signature of Debtor 2 John Joshua Jindrich Signature of Debtor 1 Date Date January 27, 2016 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person

. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Debtor 1						
Debtor 2 Spouse It living First Name Middle Name Last Name	Fill in this infor	rmation to identify your	case:			
Debtor 2 (Spouse It, Illing) First Name Module Name Last Name Last Name	Debtor 1	John Joshua Jindi	rich			
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (Information for Individuals Filing Under Chapter 7 12/15 If you are an individual filing under chapter 7, you must fill out this form if: creditors have claims secured by your property, or you have leased personal property and the lease has not expired. You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form If two married people are filling together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form. Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages write your name and case number (If known). I. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral what do you intend to do with the property that bid you claim the property and enter into a Restlimation Agreement. Description of 2012 Acura MDX 68000 miles property securing debt: Creditor's Oregon Community Cre are secured to property, and enter into a Restlimation Agreement. Retain the property and enter into a Restlimation Agreement. Retain the property and enter into a Restlimation Agreement. Retain the property and enter into a Restlimation Agreement. Retain the property and enter into a Restlimation Agreement. Retain the property and enter into a Restlimation Agreement. Retain the property and enter into a Restlimation Agreement. Retain the property and enter into a Restlimation Agreement. Retain the property and enter into a Restlimation Agreement. Retain the property and enter into a Restlimation Agreement.				Last Name		
Case number Check if this is an arriended filing Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7 12/15 If you are an individual filing under chapter 7, you must fill out this form if: oreditors have claims secured by your property, or you have leased personal property and the lease has not expired. You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form. Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages write your name and case number (if known). Part 1: List Your Creditors Who Have Secured Claims 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. It is any creditor and the property that is collateral what do you intend to do with the property that secures a debt? Creditor's Onpoint Community Cu Surrender the property and enter into a Realimation Agreement. Retain the property and enter into a Realimation Agreement. Retain the property and enter into a Realimation Agreement. Retain the property and enter into a Realimation Agreement. Retain the property and enter into a Realimation Agreement. Retain the property and enter into a Realimation Agreement. Retain the property and enter into a Realimation Agreement. Retain the property and enter into a Realimation Agreement. Retain the property and enter into a Realimation Agreement. Retain the property and enter into a Realimation Agreement.		First Name	Middle Name	Last Name		
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Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7 12/15 If you are an individual filing under chapter 7, you must fill out this form if: creditors have claims secured by your property, or you have leased personal property and the lease has not expired. You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form. Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages write your name and case number (if known). Part 1: List Your Creditors Who Have Secured Claims	Case number					
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creditors have claims secured by your property, or you have leased personal property and the lease has not expired. You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form. Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages write your name and case number (if known). Part 1: List Your Creditors Who Have Secured Claims 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that secure a debt? Creditor's Onpoint Community Cu name: Description of 2012 Acura MDX 68000 miles property securing debt: Creditor's Oregon Community Cre name: Creditor's Oregon Community Cre name: Surrender the property and redeem it. Retain the property and redeem it.			on for Indiv	viduals Filing Under Cl	napter 7	12/15
1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral Creditor's Onpoint Community Cu name: Description of 2012 Acura MDX 68000 miles property securing debt: Creditor's Oregon Community Cre name: Description of 2000 Porche 911 118000 miles Retain the property and redeem it. Retain the property and [explain]: Surrender the property. Retain the property and [explain]: Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement.	you have lea: You must file th whiche on the If two married p sign a Be as complete write y	ve claims secured by your sed personal property a nis form with the court wever is earlier, unless the form becople are filing togethed and date the form. and accurate as possibly our name and case numbers.	our property, or and the lease has n within 30 days after ne court extends th er in a joint case, bo ole. If more space is mber (if known).	not expired. I you file your bankruptcy petition or by the time for cause. You must also send copet the for supplying	oies to the creditors and less	ors you list
Creditor's Onpoint Community Cu name: Description of 2012 Acura MDX 68000 miles property securing debt: Creditor's Oregon Community Cre name: Description of 2000 Porche 911 118000 miles Retain the property and enter into a Reaffirmation Agreement. Retain the property and redeem it. Surrender the property and redeem it. Retain the property and [explain]: Surrender the property and enter into a Reaffirmation Agreement. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement.	1. For any credit	tors that you listed in P): Creditors Who Have Claims Secured by	Property (Official Form 106E	D), fill in the
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higherth TI Ketain the property and fexplaint.	Creditor's (Oregon Community Cr		☐ Retain the property and redeem it.■ Retain the property and enter into a	_	

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

Official Form 108

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Debtor 1 John Joshua Jindrich	Case number (if known)
Lessor's name: Description of leased Property:	□ No
Lessor's name: Description of leased Property:	□ No □ Yes
Lessor's name: Description of leased Property:	□ No
Lessor's name: Description of leased Property:	□ No
Lessor's name: Description of leased Property:	□ No
Lessor's name: Description of leased Property:	□ No
Lessor's name: Description of leased Property:	□ No
Part 3: Sign Below Under penalty of perjury, I declare that I have indicated my intention about property that is subject to an unexpired lease.	ut any property of my estate that secures a debt and any personal
X /s/ John Joshua Jindrich X John Joshua Jindrich	Signature of Debtor 2
Signature of Debtor 1	
Date January 27, 2016 Da	ate

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-80212 Doc 1 Filed 01/31/16 Entered 01/31/16 10:40:42 Desc Main Document Page 50 of 56

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In re	John Joshua Jindrich		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COM	IPENSATION OF ATTOR	NEY FOR DE	CBTOR(S)	
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P compensation paid to me within one year before the rendered on behalf of the debtor(s) in contemple	ne filing of the petition in bankruptcy,	or agreed to be paid	to me, for services rende	ered or to
	For legal services, I have agreed to accept		\$	950.00	
	Prior to the filing of this statement I have reco			950.00	
	Balance Due		\$	0.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed	compensation with any other person u	unless they are members	pers and associates of my	y law firm.
	☐ I have agreed to share the above-disclosed concopy of the agreement, together with a list of t				firm. A
5.	In return for the above-disclosed fee, I have agree	d to render legal service for all aspects	of the bankruptcy c	ase, including:	
Ì	 a. Analysis of the debtor's financial situation, and b. Preparation and filing of any petition, schedule c. Representation of the debtor at the meeting of d d. [Other provisions as needed] Preparation and filing of reaffirmation 	s, statement of affairs and plan which creditors and confirmation hearing, an	may be required; d any adjourned hea		otcy;
5.	By agreement with the debtor(s), the above-disclosure Representation of the debtors in any other adversary proceeding.			ef from stay actions or	any
		CERTIFICATION			
	I certify that the foregoing is a complete statement pankruptcy proceeding.	of any agreement or arrangement for J	payment to me for re	presentation of the debto	or(s) in
J	anuary 27, 2016	/s/ R. Winston Slate	er		
	Date	R. Winston Slater			_
		Signature of Attorney Maksymonko & Sla			
		109 N. Main Street			
		Algonquin, IL 6010 847-658-1400 Fax			
		attorney@winstons			_
		Name of law firm			

Contract For Bankruptcy Services

This agreement is executed this <u>26th</u> day of <u>January, 2016</u> by and between attorney R. Winston Slater ("Attorney") and between **John Joshua Jindrich** the parties agree as follows:

1. Type of Bankruptcy

Debtors retain Attorney to file a Chapter 7 bankruptcy. If the Debtor determines at a later date that Debtors desire to file a Chapter 13 bankruptcy, the parties shall execute a new fee contract setting forth the terms of such representation.

2. Services Provided by Attorney

Contingent upon being paid for the services as specified below, the Attorney shall provide the following legal services for the Debtor:

Consultation concerning eligibility and requirements for filing bankruptcy. Providing and discussing required disclosures and statements. Preparation and filing of petition. Attendance at §341 meeting of creditors. Attendance at confirmation hearing (Chapter 13).

3. Fees

The base fee for the filing of the bankruptcy is \$950. The fee is based on the following assumptions:

a) Debtor has provided attorney with complete and accurate information.

This fee does not include filing fee, credit report fees, and fees in connection with debt counseling and education courses. If the assumption set out above is inaccurate, and as a result, the amount of legal service to be provided by the Attorney and/or his staff is increased, the fee shall be increased accordingly to compensate the Attorney for the additional time and expense in providing the legal services.

4. Terms Of Payment

- a. The fees shall be paid in full prior to the filing of the bankruptcy.
- b. A minimum and non-refundable retainer of \$250 shall be required prior to beginning preparation of the petition.
- c. No refund shall be allowed after completion of the petition (except for refund of filing fee if petition has not been filed). If the Debtors elect not to file bankruptcy, a refund will be made only to the extent that fees paid exceed Attorney's non-refundable deposit plus Attorney's time billed at the rate of \$225/hour.

5. Services Not Provided Under the Base Fee.

Only the services set forth above are included under the Base Fee. These services, however, are generally sufficient to handle and complete most bankruptcies, sometimes referred to as "ordinary" or "simple" bankruptcies. Examples of services not included are motions or ancillary proceedings brought by the trustee or third parties that may seek to modify the automatic stay or challenge Debtors' right to file bankruptcy or to the relief, including discharge, sought.

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In the event that services not covered by the Base Fee are required, Attorney will notify Debtors prior to undertaking such additional services. Attorney shall discuss the scope of the additional work expected, the range of costs and Attorney shall be entitled to a further payment for such additional services in advance of performance of the services.

6. Debtor's Obligations.

The Debtor's Obligations are as follows

- a) To pay the fees as set out above.
- b) To provide accurately and honestly all the information necessary to prepare and file the chapter 7 bankruptcy and to pay the fees due the Trustees office monthly according to the plan.
- c) To keep the Attorney advised at all times of the Debtor's address and telephone numbers.
- d) To attend the 341 Creditors Meeting and any other hearings set in the case.
- e) To provide any information requested of the Debtor by the chapter 13 trustee, the U.S. Trustee, or any other party in the case, unless the Court rules that the Debtor is not required to provide the information.
- f) To respond immediately to any requests of the Debtor by the Attorney or the Attorney' staff.

Debtor	1-26-16 Date	Attorney Attorney	1)26 / 1. Date
Debtor	Date		

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United States Bankruptcy Court Northern District of Illinois

In re	John Joshua Jindrich	Debtor(s)	Case No. Chapter	7
	VERIFICATION OF CREDITOR MATRIX			
		Number of C	Number of Creditors: 24	
	The above-named Debtor(s) l (our) knowledge.	hereby verifies that the list of creditor	rs is true and	correct to the best of my
Date:	January 27, 2016	/s/ John Joshua Jindrich John Joshua Jindrich Signature of Debtor		

AFC 3410 Colony Bay Drive Rockford, IL 61109

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Bank Of America Nc4-105-03-14 Po Box 26012 Greensboro, NC 27410

Car Guru's Two Canal Park, 4th Floor Cambridge, MA 02141

Carfax 5860 Trinity Pkwy, Suite 600 Centreville, VA 20120

CarsForSale.com P.O. Box 91537 Sioux Falls, SD 57108

Chase Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850

Citibank/Best Buy Centralized Bankruptcy/CitiCorp Credit S Po Box 790040 St Louis, MO 63179

Comcast Business Servicees One Comcast Center 1701 JFK Blvd Philadelphia, PA 19103

ComEd PO Box 6111 Carol Stream, IL 60197 CU Direct Corporation 2855 E. Guasti Road, Suite 500 Ontario, CA 91761

Dave Hinz 10216 IL Route 31 Algonquin, IL 60102

Dealer Center 4751 Wilshire Blvd, Suite d115 Los Angeles, CA 90010

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Equifax P.O. Box 105835 Atlanta, GA 30348

Kelley Blue Book 3003 Summit Blvd NE, Suite 200 Atlanta, GA 30319

National Credit Center P.O Box 740285 Los Angeles, CA 90074

Nexgear Capital 1320 City Center Drive, Suite 100 Carmel, IN 46032

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Onpoint Community CU Po Box 3750 Portland, OR 97208

Oregon Community Cre 2880 Chad Drve Eugene, OR 97408 Synchrony Bank/Care Credit Attn: bankruptcy Po Box 103104 Roswell, GA 30076

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